

# EXHIBIT 1

Nathaniel Spencer III  
2711 Chaparral St.  
Kalamazoo MI. 49006  
S. S. # 376-96-9117 | D.O.B. 01/04/1970

Date:

Experian  
P.O. Box 2002  
Allen, TX 75013

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

To Whom it may concern:

Please send me in writing ALL INFORMATION in my consumer file at Experian as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

In addition, I am requesting:

1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Experian.
2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Experian.
3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Experian used to adversely characterize me
5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Experian in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Experian.

Thank you in advance for promptly satisfying this request.

Thank You,

Nathaniel Spencer III

**Attached:** Copy of my Social Security Card & Drivers License is attached  
**Sent:** USPS Certified Mail # 7017-0660-0000-9367-0512  
**Return Receipt Requested**

7017 0660 0000 9367 0512

**U.S. Postal Service**  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Allen, TX 75013

Certified Mail Fee \$3.35

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$0.00

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.49

Total Postage and Fees \$6.59

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

0004 8

Postmark Here SEP 19 2017

WESTWOOD PO KALAMAZOO MI 49009

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Experian  
 P.O. Box 2002  
 Allen TX. 75013



9590 9402 2858 7069 7121 59

2. Article Number (Transfer from service label)

7017 0660 0000 9367 0512

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☐ Adult Signature☐ Adult Signature Restricted Delivery☒ Certified Mail®☐ Certified Mail Restricted Delivery☐ Collect on Delivery☐ Collect on Delivery Restricted Delivery☐ Mail Restricted Delivery☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

# USPS Tracking®

FAQs > (<http://faq.usps.com/?articleId=220900>)**Track Another Package +****Tracking Number:** 70170660000093670512

Remove X

**Expected Delivery by****FRIDAY****22** SEPTEMBER  
2017 ⓘ **by**  
**8:00pm** ⓘ **Delivered**September 22, 2017 at 5:50 pm  
Delivered  
ALLEN, TX 75013

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**Tracking History****September 22, 2017, 5:50 pm**

Delivered

ALLEN, TX 75013

Your item was delivered at 5:50 pm on September 22, 2017 in ALLEN, TX 75013.

**September 22, 2017, 5:29 pm**

Arrived at Unit

ALLEN, TX 75013

**September 22, 2017, 9:14 am**

In Transit to Destination

On its way to ALLEN, TX 75013

**September 21, 2017, 10:14 pm**  
Departed USPS Regional Facility  
COPPELL TX DISTRIBUTION CENTER

**September 21, 2017, 12:06 pm**  
Arrived at USPS Regional Destination Facility  
COPPELL TX DISTRIBUTION CENTER

**September 21, 2017, 9:58 am**  
In Transit to Destination  
On its way to ALLEN, TX 75013

**September 20, 2017, 9:58 am**  
In Transit to Destination  
On its way to ALLEN, TX 75013

**September 19, 2017, 10:58 pm**  
Departed USPS Regional Origin Facility  
GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 9:52 pm**  
Arrived at USPS Regional Origin Facility  
GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 6:53 pm**  
Departed Post Office  
KALAMAZOO, MI 49009

**September 19, 2017, 5:16 pm**  
USPS in possession of item  
KALAMAZOO, MI 49009

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**Product Information**

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**See Less** ^

Nathaniel Spencer III  
2711 Chaparral St.  
Kalamazoo MI. 49006  
S. S. # 376-96-9117 | D.O.B. 01/04/1970

Date:

Equifax  
P.O. Box 740256  
Atlanta GA. 30374

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

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Please send me in writing ALL INFORMATION in my consumer file at Experian as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

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Thank you in advance for promptly satisfying this request.

Thank You,

Nathaniel Spencer III

**Attached:** Copy of my Social Security Card & Drivers License is attached  
Sent: USPS Certified Mail # 7017-0660-0000-9367-0536  
Return Receipt Requested

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature <b>WILLIAM ALLEN</b> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
1. Article Addressed to: <b>Equifax</b> <b>P.O. Box 740256</b> <b>Atlanta GA. 30374</b>		B. Received by (Printed Name) <b>SEP 28 2017</b> C. Date of Delivery	
2. Article Number (Transfer from service label) <b>7017 0660 0000 9367 0536</b>		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No	
 9590 9402 2858 7069 7124 87		3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Mail <input type="checkbox"/> Mail Restricted Delivery (over \$500)	
		<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery	
PS Form 3811, July 2015 PSN 7530-02-000-9053		Domestic Return Receipt	

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a> .	
<b>OFFICIAL USE</b>	
Certified Mail Fee <b>\$3.35</b> \$ Extra Services & Fees (check box, add fee as \$ or ¢)	<b>\$2.75</b> <b>\$0.00</b> <input type="checkbox"/> Return Receipt (hardcopy) \$ <input type="checkbox"/> Return Receipt (electronic) \$ <input type="checkbox"/> Certified Mail Restricted Delivery \$ <input type="checkbox"/> Adult Signature Required \$ <input type="checkbox"/> Adult Signature Restricted Delivery \$
Postage <b>\$0.49</b> \$ Total Postage and Fees <b>\$6.59</b> \$	
Sent To Street and Apt. No., or PO Box No. City, State, ZIP+4®	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	



FAQs > (<http://faq.usps.com/?articleId=220900>)

Track Another Package +

Tracking Number: 70170660000093670536

Remove X

Your item was delivered at 12:32 pm on September 24, 2017 in ATLANTA, GA 30348.



September 24, 2017 at 12:32 pm  
Delivered  
ATLANTA, GA 30348

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Tracking History**September 24, 2017, 12:32 pm**

Delivered

ATLANTA, GA 30348

Your item was delivered at 12:32 pm on September 24, 2017 in ATLANTA, GA 30348.

**September 24, 2017, 5:48 am**

Available for Pickup

ATLANTA, GA 30348

**September 24, 2017, 4:15 am**

Arrived at Hub

ATLANTA, GA 30304

**September 23, 2017, 9:18 am**

In Transit to Destination

On its way to ATLANTA, GA 30374



**September 22, 2017, 6:18 pm**

Departed USPS Regional Destination Facility  
ATLANTA GA DISTRIBUTION CENTER

**September 22, 2017, 9:35 am**

In Transit to Destination  
On its way to ATLANTA, GA 30374

**September 21, 2017, 8:35 pm**

Arrived at USPS Regional Destination Facility  
ATLANTA GA DISTRIBUTION CENTER

**September 21, 2017, 9:58 am**

In Transit to Destination  
On its way to ATLANTA, GA 30374

**September 20, 2017, 9:58 am**

In Transit to Destination  
On its way to ATLANTA, GA 30374

**September 19, 2017, 10:58 pm**

Departed USPS Regional Origin Facility  
GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 9:52 pm**

Arrived at USPS Regional Origin Facility  
GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 6:53 pm**

Departed Post Office  
KALAMAZOO, MI 49009

**September 19, 2017, 5:16 pm**

USPS in possession of item  
KALAMAZOO, MI 49009

---

## Product Information



Nathaniel Spencer III  
2711 Chaparral St.  
Kalamazoo MI. 49006  
S. S. # 376-96-9117 | D.O.B. 01/04/1970

Date:

TransUnion  
P.O. Box 2000  
Chester PA. 19016-2000

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

To Whom it may concern:

Please send me in writing ALL INFORMATION in my consumer file at Experian as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

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Thank you in advance for promptly satisfying this request.

Thank You,

Nathaniel Spencer III

**Attached:** Copy of my Social Security Card & Drivers License is attached  
Sent: USPS Certified Mail # 7017-0660-0000-9367-0529  
Return Receipt Requested

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Trans Union P.O. Box 2000 Chester PA 19022</p> <p>9590 9402 2858 7069 7121 66</p> <p>2. Article Number (Transfer from service label)</p> <p>7017 0660 0000 9367 0529</p>		<p>A. Signature</p> <p>X</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input checked="" type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Insured Mail Restricted Delivery</p>		<p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®

CRUISE LYNNE, PA 19022

**OFFICIAL USE**

Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as appropriate)	\$2.75
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.49
Total Postage and Fees	\$6.59

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

60067 8984  
WESTWOOD MI  
SEP 20 2017

**USPS Tracking®****FAQs >** (<http://faq.usps.com/?articleId=220900>)**Track Another Package +****Tracking Number:** 70170660000093670529

Remove X

**Expected Delivery on****MONDAY****25** SEPTEMBER  
2017 ⓘ **by**  
**8:00pm ⓘ** **Delivered**September 25, 2017 at 1:28 pm  
Delivered  
CRUM LYNNE, PA 19022

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**Tracking History** ^**September 25, 2017, 1:28 pm**

Delivered

CRUM LYNNE, PA 19022

Your item was delivered at 1:28 pm on September 25, 2017 in CRUM LYNNE, PA 19022.

**September 25, 2017, 9:20 am**

Distribution to PO Box in Progress

CRUM LYNNE, PA 19022

**September 25, 2017, 9:10 am**

Sorting Complete

CRUM LYNNE, PA 19022

**September 24, 2017, 4:51 am**

Arrived at Hub

CHESTER, PA 19013

**September 23, 2017, 9:07 am**

In Transit to Destination

On its way to CRUM LYNNE, PA 19022

**September 22, 2017, 9:07 am**

In Transit to Destination

On its way to CRUM LYNNE, PA 19022

**September 21, 2017, 2:07 pm**

Arrived at USPS Regional Destination Facility

PHILADELPHIA PA DISTRIBUTION CENTER

**September 21, 2017, 9:32 am**

In Transit to Destination

On its way to CRUM LYNNE, PA 19022

**September 20, 2017, 9:32 am**

In Transit to Destination

On its way to CRUM LYNNE, PA 19022

**September 19, 2017, 10:32 pm**

Departed USPS Regional Origin Facility

GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 9:57 pm**

Arrived at USPS Regional Origin Facility

GRAND RAPIDS MI DISTRIBUTION CENTER ANNEX

**September 19, 2017, 6:53 pm**

Departed Post Office

KALAMAZOO, MI 49009

**September 19, 2017, 5:16 pm**

USPS in possession of item

KALAMAZOO, MI 49009